



FINANCIAL PREPAREDNESS

"One of life's most painful moments comes when we must admit that we didn't do our homework, that we are not prepared." ~ Merlin Olsen

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Daily Planning

Everyone has dozens of tasks (probably over 100) that they need to do, should do or want to do every day, week, or month. Some of these are recurring tasks that, if done often enough, could be turned into habits. Some tasks are actually appointments that have to be done at a certain time. Other than your appointments, how do you know what you should do, and when?

Personal effectiveness is not just about "Getting Things Done" (as David Allen's famous productivity system is called), but doing *the right things at the right time*. The foundation of personal effectiveness is knowing what your values are. One of my values (which I enumerated in the early 1990s and haven't changed since) is clarity. I like the definition that comes from the movie *Apocalypse Now*: "seeing clearly what there is to be done and doing it, directly, quickly, awake, looking at it." Having clarity about what is the best thing to do at each moment is one of the most critical skills you can have. Each time you find yourself between tasks or in a transition, you should mindfully pause and ask yourself, "What would be the best thing for me to do next?"

Traditionally, after determining your values, you would then develop detailed goals. I

have spent *a lot* of time learning, reading and thinking about goals, but I'm not going to talk about that right now, as I think I still have some more to learn about it (specifically, I want to read the book [Goal-Free Living](#)). So let's move on to daily planning systems.

The most basic system is the humble To Do List, which someone might make on a scrap piece of paper on days when they have a lot to do or want to get done. There are no appointments or recurring tasks already on it, the list usually isn't dated, and after that day, the list is forgotten and at some point will be thrown away, probably without the unfinished tasks getting forwarded.

Some people make the mistake of listing all of the tasks they need/should/want to do, then use that list to decide what to do that day. This results in “task overwhelm,” which is where even though you get a number of things done, at the end of the day, there are still over 100 tasks on your list, so instead of feeling like a winner, you feel like an overwhelmed loser. The secret to getting more done is trying to do less.

By my senior year of college, each week I would take a piece of graph paper (from my youth exchanges to Germany, I learned that high school students there used graph paper and fountain pens for everything, which I thought was cool), turn it sideways and make seven columns, one for each day. Then I would list everything I had to do each day. (Interestingly, the system I now use over 30 years later is remarkably similar to this.)

My dad soon introduced me to the [Franklin Planner](#), which is based on Stephen Covey's teachings. It's a great system and very customizable, and I used it while I was an Army officer and in grad school. They recommend that you prioritize each day's tasks into three groups: A for “must do” tasks, B for “should do” tasks and C for “could do” tasks, then number them in the order in which you plan to do them. So first you would do tasks A1, A2 and A3, then work on tasks B1, B2, etc., then work on C1, C2, etc. if you have time. Around 1991, I got the companion software that allowed you to print each day's task list on a planner page and insert it into your planner.

At some point after I started my financial planning career, I switched to [Daylite](#) software, which was very powerful. I used that for at least a decade, but it has since become more CRM-centric, so I no longer use it. About four years ago, I tried Michael Hyatt's physical day planner for a year but wasn't happy with it.

Today I use [Todoist](#) to maintain my Master Task List (MTL). It is both a website and an app (changes you make in one automatically sync with the other version), and is very powerful and easy to use. Trying to remember all of the things you need/should/want to do creates existential overhead by consuming some of your brain's limited RAM on an ongoing basis, so in order to free up the most memory for thinking, you need to get those To Do Lists out of your brain by either recording them in software such as Todoist or by writing them down.

Before you start adding tasks to Todoist, you'll first want to create some color-coded labels that you can apply to each task (if you want to). My labels are based on categories and include Home, Work, Family, Personal, Finances, Prepping, etc.

Todoist also allows you to assign a priority to each task. I use Priorities 1 through 4, which are based on the four quadrants of the Eisenhower Matrix, a planning tool that General Dwight Eisenhower used to help him decide which task to do when. Quadrant 1 are tasks that are important and urgent; you want to do these tasks ASAP. Quadrant 2 are tasks that are important but not urgent; you want to schedule these tasks. In order to maximize your personal effectiveness, you want to spend the vast majority of your time working on Quadrant 2 tasks. Quadrant 3 are tasks that are not important but urgent; you want to delegate these if possible. Quadrant 4 are tasks that are neither important nor urgent; you should delete these tasks if possible.

	URGENT	NOT URGENT
IMPORTANT	Do Right Now. These are your fires, your school calls, your client complaints and your income producing tasks.	Set Time to Do. Quality Time with Family/Friends, Self-Improvement, Exercise or work on long term goals.
NOT IMPORTANT	Assign to Others. These are tasks that you can delegate to other people or segments of time.	Remove Entirely. Delete, eliminate or remarkably cut down on junk like social media, games on your phone or watching videos.

Finally, Todoist allows you to schedule each task, and to add a reminder and a comment. You can also assign a task to a project. Once you've entered your tasks, there are a number of ways to view them, including sorting by due date, priority, etc.

You could stop right there and use Todoist as your daily task planner, but now I'm going to show you how I turn my daily planning up to 11. By also using a physical day planner, I can avoid “task overwhelm” by leaving most of my longer term, lower priority tasks in my MTL (in Todoist), where I only see them once a week at most. They don't become “activated” until I transfer them to my day planner, so I can conserve mental energy by forgetting about them.

A day planner is also more customizable and allows me to do things that Todoist can't do. I also believe that there is something about writing your tasks that gets your subconscious thinking about how and when to do them, and prepares the universe for their completion. Also, each time you check off a task as complete, your brain gets a dopamine hit, which motivates you to do more. And if you don't complete a task, you have to manually forward it at least once a week, which motivates you to get it done and forces you to determine if

it's realistic to try to get a certain task done now.

Before I tell you about my planner, I want to tell you about the pens I use, which I carefully selected. Primarily I use a [Platinum Century fountain pen in Chartres Blue/Rhodium](#) with an Extra Fine nib and [Platinum Dye-Based ink](#) (archival quality) in blue/black. (I wash this out and let it dry each time I use up an ink cartridge.) I also use a [Pilot 4 colors ballpoint pen](#) with an extra fine tip. Both pens are great for my small writing in small spaces, and I've been very pleased with both.

After doing *much* research, I decided to go with the [Kokuyo Jibun Techo Biz Diary](#) in the A5 Slim size. This planner is made by a Japanese company primarily for the Japanese market, so most of the writing in it is in Japanese, though the months and days of the week are in English and there are English subtitles for the section titles; you do not need to know any Japanese to use it. (It turns out that the Japanese are world class enthusiasts about planners, pens and related office supplies.)

To quote the JetPens website, “Not just a planner, the Jibun Techo is a customizable [3-in-1 system](#) for chronicling your life from year to year....The Jibun Techo system consists of three separate booklets: an annual Diary booklet for planning out schedules and to-do lists, a LIFE booklet for recording more permanent information, and an IDEA booklet for jotting down anything else that comes to mind. You can choose to use one, two, or all three booklets.”

My 14-year old son uses the same planner, though his is [the non-Biz version](#), which has some pastel colors on the weekly pages and a different font (there are seven video clips you can watch about the Jibun Techo at the end of the photos on that link). Both versions use archival quality paper, though the Biz version uses Kokuyo's premium MIO paper. The A5 size is 8.6” x 5.4”, while the B6 size is 7.5” x 4.7”. Covers come in a number of different colors, or you can buy a fancier cover or make your own. You can also buy a number of [accessories](#).

I have used this planner for several years now and love it because it's small, thin and light, completely customizable, and you can see each week on a two-page spread (so you don't have to turn a page but once a week). Here's how I use mine. The front of the planner has a full annual calendar where you can write something for each day of the year. I use this to track recurring annual events that interest me. There's a My Dream page that you could use for goals. There's a Money Plan section that has a column for each week of the year, but I use this to track my weekly habits and for my weekly review checklist (which I'll describe later). There's a Weekly Plan template, on which I pencil in my ideal week. There's a 100 Wishes List, a Favorite Phrases section, a Recommendations List, a Book List (where I record all of the books I read, in addition to LibraryThing), a Movie List, Gifts Received/Given lists, and a Promises List. In the back are a handful of blank graph paper pages, a Looking Back on 2021 section, and a Personal Data section. I bought some [removable tabs](#) so I can quickly find my Weekly Habits, Read Books and Current Month pages.

For each month of the year, there's a two-page spread that has a column for each day and about 25 rows, which I use as a daily habit tracker. I bookmark this section with the black ribbon. Currently I track 18 habits (these change from time to time), including writing, stretching, exercise, reading, reading to my son, no blue light one hour before bed, random act of kindness, and live with purpose (1-10). There are a

lot of ideas online for other habits to track, including drinking water, walking, meditation, contacting a friend, expressing gratitude, taking vitamins or medicine, getting sunshine, taking a nap, no spend, in bed by bedtime, etc.



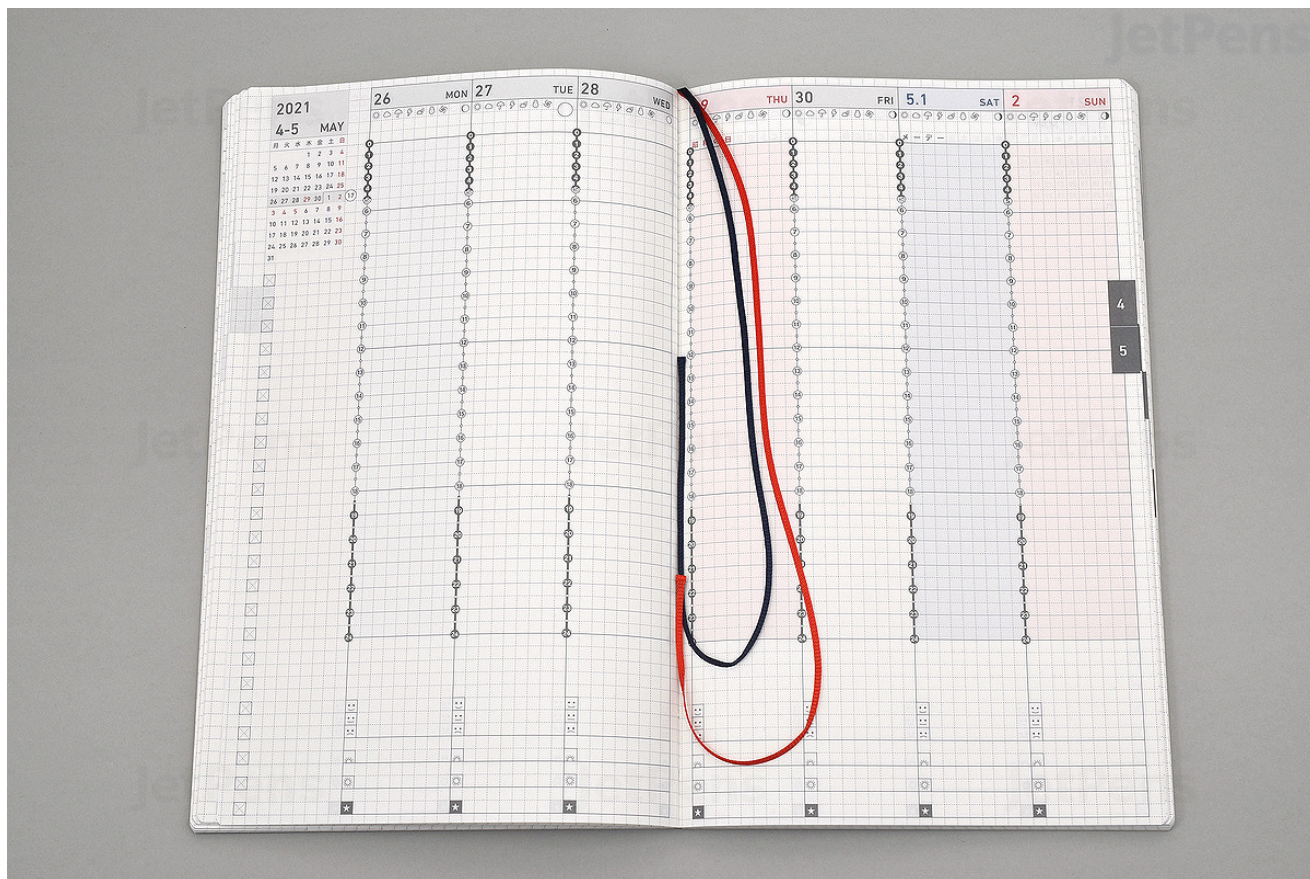
I put a tab on the Money Plan section, and since it has a column for each week of the year, I use that to track my (eight) weekly habits, which include my weekly review, blood pressure check, special adventure with my son, call my parents, etc.

Each month has a two-page spread that includes space on the left and bottom with check boxes. If I want to do a certain task that month but it's not urgent and I don't know if or when I'll have the time to get to it, I write it down here (this is my Monthly Task List). That way it doesn't get in the way of my more urgent tasks for the current week, but I'll still see it once a week. If a task stays on my Monthly Task List for months without getting done, then I'll move it back up to my Master Task List in Todoist.



The heart of the planner are the weekly pages, which have a column for each day (each week starts on Monday, and non-business days in Japan are shaded in different colors, but you can ignore that). Each day has rows that are numbered 0 through 24 (hours), so you can also note when your appointments are (I use red ink for appointments, green ink for events that are related to family members but that I'm not directly involved with, and blue

ink for everything else). I use the red ribbon to keep my place on the current week.



The top of each day's columns have some weather symbols so you can record the day's weather if you want to, as well as the current moon phase. If there's an all-day event, a holiday or someone's birthday, I write it on the two lines under that. The numbers of the hours are dark when it's dark outside (in Japan). At the bottom is some space to make notes. Each day has three different faces (happy, meh and sad) where I sometimes make a note of something that happened that day that was very good or very bad. I use the white star lines at the bottom to record what I'm grateful for each day. There are some space and check boxes on the left side. If there are certain tasks that I want to do this week but I don't know yet if I'll have time to do them or when I'll want to do them, I record them here (this is my Weekly Task List).

When I schedule an appointment or task in a day's column, I leave the first square open so I can indicate the task's current status. A check mark means it's complete, a dot means it's in progress, an X means it has been deleted, a right arrow means it has been forwarded to a future day, and an up arrow (either straight up or diagonal right) means it has been moved to either the current or a future Weekly Task List. A red dot means that it is one (of up to several) Most Important Tasks for the day, week or month. I use all of these same symbols in the check boxes for my Weekly and Monthly Task Lists.

I plan each day as soon as I get up each morning, while it's still quiet and before the daily whirlwind begins. I've read that you should review the current day and plan the next one at the end of each day, but I have found that by then my energy is low, I'm tired (and

sometimes just trying to get to bed ASAP) and I'm not really in the mood for it.

For my daily review, I forward any incomplete tasks (and close out the previous day by putting a check mark by the date at the top so I know there is nothing outstanding from that day), note any appointments, review my Weekly Task List for tasks that I may want to do that day, record what I'm grateful for, and update my habit tracker for the previous day.

If I decide to do a certain task, I'll "schedule" it (but in blue ink) for when I think I'll do it that day (which forces me to be realistic about how much I can get done since there is only so much time in the day). I schedule Deep Work (high-value tasks that require maximum concentration and creativity) for 10:00 a.m. to noon, usually reading in the early afternoon, and administrative tasks (responding to email, returning phone calls, opening mail, paying bills) in the last hour of work.

For my weekly review, I forward any unfinished tasks (including from my Weekly Task List), review my Monthly Task List for any tasks I may want to do during the next week, review the family calendar (we use Apple's Calendar app) and record any appointments or events for the upcoming week, review Todoist for any tasks that I may want to move down to my Monthly or Weekly Task List, and designate which are my Most Important Tasks for the week.

My system keeps me organized and productive, reminds me of recurring tasks, frees up RAM in my brain, prompts me to review and reflect, and allows me to plan, track my habits and avoid "task overwhelm." If you want to be effective, you need to have a similar system that meets your specific needs.

What You Should Be Doing Now

I plan to cover the why and how of these in future issues (if I haven't already), but here are some actions I recommend you take (or at least start thinking about) now:

1. Books to read:

Atomic Habits: An Easy & Proven Way to Build Good Habits & Break Bad Ones by James Clear

Deep Work: Rules for Focused Success in a Distracted World by Cal Newport

Manage Your Day-to-Day: Build Your Routine, Find Your Focus and Sharpen Your Creative Mind by U99

How to Have a Good Day: Harness the Power of Behavioral Science to Transform Your Working Life by Caroline Webb

It Doesn't Have to Be Crazy at Work by Jason Fried

Living Forward: A Proven Plan to Stop Drifting and Get the Life You Want by

Michael Hyatt

Personal Kanban: Mapping Work | Navigating Life by Jim Benson

2. Documentary to watch: “No Safe Spaces” on Amazon Prime Video

Preparedness News

[COVID Mistakes](#) (video, 28 minutes, MUST WATCH)

[The \(Literal\) Death of Value Investors?](#)

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